

ABSTRACT OF THE DISCLOSURE

A financial processing system that accesses account, event and organization attributes from a relational database management database, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status. Profitability calculations are performed using the account, event and organization attributes accessed from the relational database management system, as well as one or more profit factors and one or more rules. The profitability calculations include the following:

$$\begin{aligned} \text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)} \end{aligned}$$

In this calculation, the Net Interest Revenue (NIR) comprises:

$$\begin{aligned} \text{NIR} &= \text{Interest Revenue} \\ &- \text{Cost of Funds} \\ &+ \text{Value of Funds} \\ &- \text{Interest Expense} \\ &+ \text{Earnings on Allocated Equity} \end{aligned}$$

The Earnings on Allocated Equity includes an identification of how much equity to allocate to the accounts, and one or more rates used in the calculation of the NIR due to the allocation.

"Express Mail" mailing label number EL815953291a5
Date of Deposit AUGUST 30, 2001
I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to:
Commissioner for Patents, Washington, D.C. 20231.
SHIRLEY MCCRAVE
(Printed Name)
[Signature]
(Signature)